



Employees' Retirement System Communicator

August, 2011

No. 8

Contact Information

Employees' Retirement System

Please contact the Employees' Retirement System (ERS) at **414-278-4207** in Milwaukee or **toll-free at 877-652-6377** outside of Milwaukee for all Pension questions, including Retirement calculations. You can also contact ERS via email at ers@milwcnty.com.

Life & Health Benefits

Please contact the Benefit Division with Life and Health Benefits related questions at: **414-278-4198**. You can contact Benefits via email at benefits@milwcnty.com

Travel Tips & Precautions

Ask any group of employees to name the things they are most looking forward to in retirement and chances are "travel" will be close to the top of the list. Today's retirees are more energetic and adventurous than ever before. Retirement can be the best time of all to explore new destinations.

Planning Your Trip

Whether you want to visit an exotic overseas locale or one of America's popular destinations, careful planning is the key to a successful vacation.

Plan your trip as far in advance as possible so that you will have plenty of time to prepare. Planning early can also insure the best selection and potential early booking discounts.

Once you choose a destination, decide on the timing of your trip. Retirees have a real advantage since they can usually travel whenever they want. It can be smart to avoid the heat and crowds of the peak summer season (usually June through August). It can also be less expensive to travel "off-season" (usually November through March). Another alternative is to travel in between (generally April, May, September and October) when you will enjoy decent weather, fewer crowds and enough daylight to maximize sightseeing.

The Internet is an invaluable resource for researching destinations, booking flights and hotels, checking train schedules and lots more.

Today there are many travel agencies and tour operators that cater primarily to retirees. A recommendation from fellow retirees is a good way to make a selection. Using a well-regarded travel agency or tour operator can take some of the stress out of the planning process.

If you are traveling to a foreign country, particularly a non-English speaking one, research the culture and traditions you will encounter. This will help you avoid engaging in any behavior that might be considered offensive. In some countries certain common American gestures-or even handshakes-are not acceptable. If time permits, learn some basic phrases in the language of the country you will visit. Most bookshops or on-line retailers offer pocket guides that you can take along or even CDs to help you become comfortable with the language before your trip.

Medical Considerations

Consult with your physician prior to your trip, especially if you will be going overseas, for a recommendation of what to do if a medical problem arises while you are away.

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Carry with your important documents a list of your specific health conditions, the medications you are taking and your blood type.

Be sure to take a complete supply of any medications with you and keep them in the original container. Packing these medications in your checked baggage is not recommended. Consider keeping these close to you at all times by packing them in your carry on. Filling a prescription away from home, particularly in a foreign country, can be difficult. If you require a hearing aid, take spare batteries since certain sizes may not be readily available.

Travel Insurance

Whether domestic or foreign, vacations today are pricey. Travel insurance is a way to lessen the financial risks inherent in the travel process. Retirees may pay more for travel insurance but are also more likely to need it. The main types of travel insurance are: trip cancellation/interruption, medical, evacuation and flight insurance.

- Trip cancellation/interruption covers the loss you incur when canceling or interrupting a prepaid tour or flight. An example is if you break your arm the day before your trip and cannot travel (or in the middle of your trip and cannot continue), you will be protected. Before purchasing this type of insurance, check with your credit card issuer. If you paid for your tour or flight with the card, limited trip cancellation or interruption may be offered.
- Many medical insurance plans have limited coverage when you are overseas. (For those of you covered under the Milwaukee County health plan, only emergencies are covered.) Medicare does not cover you overseas. Since this type of coverage can be complicated, consult with your insurer or agent before deciding to purchase it.
- Evacuation insurance covers the cost of getting you to a place where you can receive appropriate medical treatment in the event of an emergency. In most cases this means the nearest major hospital. Again, ask your insurer or agent exactly what is covered before purchasing evacuation insurance.
- Flight insurance is basically a life insurance policy that covers you when you're on the airplane. Since statistics show that plane crashes are rare, spending money on this insurance is only for pessimists.

If you are considering travel insurance, you will want to do your homework. Consider the chances you will need it and weigh that against how willing you are to take risks. This will help you make an informed decision.

Staying Safe

When traveling, you will quickly be identified as a tourist and potential target for those with malicious intent. Nothing can ruin a vacation faster than a theft or threat to personal safety. Keep these basic rules in mind while traveling:

- Stay with your travel companions and avoid venturing out alone especially at night.

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- Avoid wearing expensive jewelry and flashing cash. Women should consider a purse with shoulder strap and keep a hand on it when possible. It is recommended that men wear a money belt that includes a metal band so it cannot be cut.
- Consider taking 2 credit cards on your trip but carry only 1 with you when away from your hotel. That way if one is lost or stolen, you will have another for backup.
- When traveling overseas take extra care with your passport, other important documents and valuables. Keep them with you when possible. If you must store items in a hotel safe, use the hotel's main safe rather than the one in your room.
- Stay away from street food and stick to bottled water to minimize the chances of food poisoning and microbial infections.
- Cruise ships generally have no legal authorities on board. Discuss this with your travel agent in advance in case a problem arises.
- Have fun but stay aware of the level of your alcohol consumption.
- Use common sense and trust your instincts. If a situation doesn't feel "right", chances are it isn't.

To conclude, remember one of the most important tips of all: pack the right attitude. Minor difficulties can happen to anyone. Stay flexible and enjoy the moment.

Pension Board Election

We will welcome two new members to the ERS Pension Board this September — one retiree member and one employee member. The Pension Board Election was held July 8th through the 11th. Guy Stuller, who most recently held one of the three employee member Board positions, has been elected back on the Board as the retiree member. He will fulfill the remainder of the term left vacant due to the resignation of Don Weber which runs to November 1, 2013.

Rex Queen will serve the remainder of the term (September 1 to March 1, 2011) left vacant when Guy retired.

We wish to thank all of the candidates for their interest in serving on the Pension Board

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BENEFITS NEWS

MEDICARE PREMIUM REIMBURSEMENT REMINDER

Employees hired before 1/1/1994 who retire with at least 15 years of Milwaukee County pension service credit are **generally** eligible for County-paid health insurance and reimbursement for the cost of Medicare Part B premiums. (This provision may vary for former bargaining unit employees and non-represented employees who retired after March 31, 2011) If you are eligible for Part B premium reimbursement and/or you are required to pay anything other than the standard Medicare Part B premium, it is your responsibility to notify the Division of Employee Benefits. Premiums will be reimbursed directly on your pension check starting the month after the Division of Employee Benefits is notified in writing.

OPEN ENROLLMENT

The benefits Open Enrollment will be **October 31, 2011 through November 11, 2011**. Milwaukee County will be hosting three informational sessions (dates and times to be determined). Flu shots will be available at the informational sessions to all Milwaukee County Retirees and their covered adult dependents at no cost to the retiree.

In Memoriam

Please keep the families of these recently deceased retirees and spouses in your thoughts:

*James Cheney
Adeline Coloso
Frank Faculjak
Elizabeth Hensel
Pauline Hergan
Raymond Johnson
Neva Kegel
James Knoles*

*Euphrosine Konkel (James)
Ruth McCormick
Carl Meier
Viola Oemig
Armin Schenk
James Schlagenhaft
Ruth Seft
Adela Seimer*

*Cynthetta Thomas
Frances Trickey
Phyllis Walloch (John)
Betty Wardlaw
Mary Willis
Lucy Zingsheim*